CECIL RHODES OF AFRICA.

THE CHIEF FIGURE IN WHAT WAS THE DARK CONTINENT.

Interesting Talk About the Young Englishman Who Has Become Unmistakably One of the Foremost Men of His Time.

From the London Weekly Sun.

Sir Charles Trevelyan, in his "Life of Charles James Fox," tells us that the enduring feature in that statesman's disposition was his propensity to "labor at excellence." His rule in small things as in great was the homely proverb that "what is worth doing at all is worth doing well." Fox could hold his own at tennis after he was well on in years, and when an admiring spectator asked him how he contrived to return so many difficult balls, "It is," he replied, "because I am a very painstaking man." If Mr. Rhodes were asked the secret of his success, he would be entitled to answer in the words of Fox, "It is because I am a very painstaking man."

It would be a mistake to suppose that Mr. Rhodes is wholly immersed in what Lord Beaconsfield called "affairs." He enters with the fervor of a boyish enthusiasm into the generous amusements of life. With a ship lurching and rolling in the Bay of Biscay he has led a forlorn hope to walk steadily along a plank of the deck undisturbed by the heaving of the waters. In the sports on board ship in the voyage to and from the Cape, the Cape Premier has taken a foremost place in the "tug of war," and has vanquished in a feat of strength a rustic Samson on his way to dig a fortune in the gold fields. In the city of Kimberly—which is largely the creation of his genius—the chances are that Mr. Rhodes would first direct the attention of visitors from Europe, as has actually happened, not to the De Beers' Mine, but to the cricket ground to which he would point with pride as an evidence that the younger men seeking a fortune in the colony were of the right stuff.

Mr. Rhodes is a splendid specimen of an Oxford man, and is devoted to the "'Varsity." His career as an undergraduate was broken by the fortunate ill health which first sent him out to South Africa. He returned, however, with characteristic pluck, after several years' absence, when already he had made his mark in South Africa, to complete his course at Oriel, and to take his degree. His conversation, if flowing spontaneously, largely turns on Oxford men, Oxford sport, and Oxford ways; and when, approaching his fortieth year, a Cabinet Minister and a millionaire, his attire was not a special inspiration of Poole's, but was ordered, even to his neckties, from his old tailor in "the Turl." On one occasion, when he came over to England on a hurried visit as Prime Minister of the Cape, he was eagerly sought for and fêted by "the best people." He suddenly disappeared, leaving no address. He had slipped down to Oxford on a summer evening to see the "trial eights."

Mr. Rhodes is not only of tall and well-proportioned frame, he has also a physical advantage which no doubt has greatly contributed to his successful career—the capacity for long, deep, and unbroken sleep, which has never left him in the most anxious periods of his life. The gift belonged to Pitt, and belongs to Gladstone. It belonged also to Clive, to whose career in its best and most indubitable aspects the career of Mr. Rhodes bears a close analogy. Clive used to boast that his sleep had never left him save on one occasion, the night before the battle of Plassey. Mr. Parnell has been heard to say that it only took him twenty minutes to discharge from his mind any topic, however urgent or disagreeable. Mr. Rhodes, too, has perfect command over the current of his thoughts. Once, when he had ventured on a bold and uncertain stroke of policy, he started among his friends a spelling-bee competition, offering as a prize, subject to stringent conditions, a dictionary, for which he stated he had paid, some years ago, eighteenpence, but which he said he highly valued. Having thus placed his possession of the dictionary in jeopardy, he devoted his concentrated attention to the task of securing it by rigorously applying the hard rules he had laid down, and dexterously foiling all the competitors for the prize. There is no doubt that this competition absolutely absorbed his attention, and effectually vanquished the most engrossing cares of state.

Mr. Rhodes lives consistently up to the maxim, "Sufficient unto the day is the evil thereof." In 1891, toward the end of the session, the Cape Administration was in considerable difficulties in reference to legislation on the native question. It was known that at least two members of his Cabinet differed seriously on a matter of vital policy from the Premier. Matters were bridged over by a compromise till the opening of the next session. Mr. Rhodes was asked a few days after the Cape Parliament had been prorogued how he thought he would fare next session. "Oh," he said, "I never gave the matter a thought. It would be sheer waste of time and strength. So many things may happen in the interval." Lord Dufferin some years ago, in an address to young men, offered them advice on which he stated that he himself had invariably acted during life—to consider matters of doubt and perplexity in all their bearings with an undivided attention, and, having once arrived at a conclusion, never to reopen the question or to reargue it with others or one's self unless some new development should arise. Mr. Rhodes undoubtedly acts on this principle. Having once made up his mind he never allows his resolution to be shaken, and most uncompromisingly crushes out the self-persecuting practice of redebating the pros and cons of arguable matters.

Mr. Rhodes is a voracious, but at the same time discriminating, reader. His taste leads him chiefly to the perusal of political and historical treatises, written in a popular style, and to the study of introspective novels, in which he takes the keenest delight. He is an accurate observer of human character, and loves to realize the surprise and watch the effect of his own *coups* on the public mind. Thus, for instance, he anticipated with the heartiest glee the sensation his subscription of £10,000 for the funds of the home rule cause would produce, and pledged Mr. Parnell and Mr. Swift MacNeil to observe the strictest secrecy in this matter, and to refrain from the publication of the correspondence till he had embarked for South Africa. Mr. Rhodes takes pleasure in placing himself occasionally in intellectual environments widely different from his own. He brought out with him to South Africa, a few years ago, a gentleman who was in many respects the very antithesis of himself. "What can you have in common with So and So?" he was somewhat inquisitively asked. "Oh, well," said Mr. Rhodes, with a shrug, "he amuses me when dining." His bitterest enemy, if he regarded his word, would be compelled to admit that pride of purse find no place in Mr. Rhodes's disposition.

Having attained suddenly to enormous wealth, he uses that wealth not for the gratification of selfish or luxurious tastes, but for the promotion of the great political ideals on which he has set his heart. Before he became Prime Minister his establishment at Kimberley was simplicity itself. He had not a house of his own. He shared a flat with Dr. Jameson—the famous "Dr. Jim" of Mashonaland—and took his meals at the club. He has now to support the dignity of his position as Premier. His residence at Rondebosch, near Cape Town, was in former times the seat of the Government when the Cape was in the possession of the Dutch, and more recently has been used as the summer abode of the English Governors. Its Dutch origin has been much effaced by alterations in the English style, and the interior of the house is splendidly furnished and decorated after the fashion of a luxurious English mansion. Old furniture has been sought for in all directions, and Chippendale and Sheraton sideboards, which were once in the homes of the Huguenot weavers in the liberties of Dublin, now adorn the residence of the Cape Premier. Mr. Rhodes is an extremely pleasant host. One can see, however, that the formal state dinners necessitated by his position are irksome to him. Matters of procedure, etiquette, &c., he leaves to the management of his Secretary, and doubtless sighs for his unpretentious simplicity and good comradeship of the happy days in the flat at Kimberley. He preserves still his life-long habit of early rising. His day begins at 6 o'clock, and the bulk of his correspondence and official business is discharged before noon. He has a great love for horses, and has introduced an Arab breed to the Cape. Indeed, he regards no day complete without, at least, an hour's canter.

Mr. Rhodes's powers as a public speaker have been depreciated. He is, however, highly effective, both on the platform and in the Cape Parliament. His speeches are never elaborated, but are plain, common-sense pronouncements of a man who knows his mind and knows how to express it. Indeed, for clearness and terseness of speaking and for the knack of making a public speech resemble a highly intelligent personal conversation Mr. Rhodes much resembles Mr. Chamberlain. His voice is not high toned, but his utterance is clear and distinct. His gestures, though awkward, are natural to him. His speeches are marred, however, by an abrupt and somewhat jerky transition from one subject to another. Mr. Rhodes's genius lies in his tact, business talents, and knowledge of men. No one knew this better than Chinese Gordon, who was himself a consummate judge of character. Mr. Rhodes was with Gordon in Basutoland. They differed on many methods of administration. When they parted Gordon said to Rhodes: "You are one of those men who never approve of anything unless you originate it yourself." Years afterward, when Gordon was starting for Khartoum, and when he felt himself in sore need of a companion with resolution, promptitude, and sagacity, he telegraphed to Mr. Rhodes, asking him to join him at Khartoum as his private secretary. Mr. Rhodes, who had just accepted Cabinet office at the Cape, was unable to accept that invitation—a matter which has always been a subject of the deepest regret to him. He has often been heard to say: "Ah, if I had only been there I believe I could have saved Gordon, and, whether or not, I am sorry I was not with him."

Mr. Rhodes's tact in the management of men was never seen to better effect than in 1891, when, on his visit to Mashonaland, he instantly, by the magic of his person, allayed discontent and appeased jealousies among the settlers which threatened the peace of the country. There is a strong element of mysticism in Mr. Rhodes's character. Horace Walpole has said the first quality of a Prime Minister in a free country is to have more common sense than any man. Mr. Rhodes attains very nearly to the realization of this ideal. He has, however, held his companions enthralled by the recital of his experiences in a haunted house, ending the narration of each incident by a remark of this nature: "I do not believe in ghosts. I have, however, heard and seen these things, for which I am wholly unable to account."

Mr. Rhodes's recent acceptance of a Privy Councillorship is a matter of some surprise to those who know that he has hitherto declined all honorary distinctions. In 1884 he refused to be made a K. C. M. G., stating that he did not consider his work as yet at all complete. Again, two years ago, he refused practically on the same grounds, with many expressions of acknowledgment, and evidently after a hard struggle with himself, what he must have dearly prized, the honorary degree of D. C. L. at Oxford. He has probably now accepted the honor of being sworn a member of the Privy Council, not on personal, but on public grounds. Imperial Federation has been, to use his own expression, his hobby. In his correspondence with Mr. Parnell on the question of home rule, he says that Mr. Parnell may perhaps accuse him of desiring to make home rule a "stalking horse" to imperial federation. The Privy Council in some remote degree represents the colonies and colonial interests. Viewing the Privy Council in this light, Mr. Rhodes has probably reconciled himself to depart from his resolution to accept no distinction. He has taken a seat in the Privy Council when that seat has been offered to him by a Prime Minister who is himself an earnest believer in the doctrine of imperial federation.

GRESHAM'S INSTRUCTIONS.

They Are in Direct Conflict with Those Given to Admiral Beardslee.

WASHINGTON, Feb. 8.—The Hawaiian correspondence forwarded to the Senate to-day by the President discloses a conflict of instructions sent out by the State Department with those issued by Secretary Herbert to Admiral Beardslee, at the time of the Philadelphia's departure from San Francisco. Admiral Beardslee has been ordered by the Navy Department to follow a certain line of policy, which, if he obeys implicitly, will prevent Minister Willis from carrying out Secretary Gresham's latest orders, contained in a cable sent yesterday, which is to be forwarded by the first steamer sailing for Honolulu. Secretary Herbert, in his letter to Admiral Beardslee, stated that the purpose of his visit to Hawaii was to protect the lives and property of American citizens. He was expressly told, in case of civil war in the islands, "to extend no aid or support, moral or physical, to any of the parties, but to keep steadily in view your duty to protect the lives of all such citizens as shall not, by their participation in any civil commotion, forfeit their rights in that regard to the protection of the American flag." "An American citizen," said the instructions, "who during a rebellion in a foreign country participates in an attempt, by force of arms or violence, to maintain or overthrow the Government, cannot claim the protection of the United States Government from the consequences of such act." Admiral Beardslee was told to show these instructions to Minister Willis and to confer with him.

To-day the President sent to the Senate a copy of the cablegram sent to Minister Willis, which instructs him to "demand delay of execution" of the Americans found guilty of participation in the recent attempt of the revolutionists to upset the Government. This message was a startling disclosure to officials who know of the instructions given to Admiral Beardslee, which he is bound to stand by, no matter if called upon by Minister Willis to support him in preventing the execution of the sentence passed upon the two Americans who have been sentenced to death for their part in the revolt.

The Navy Department officials cannot understand the latest diplomatic move on the part of Secretary Gresham. Those who were willing to discuss the matter held that Admiral Beardslee cannot be guided by the Minister, and that his orders from Mr. Herbert are paramount over all others. It has been held on previous occasions that the senior naval officer in a foreign port, while compelled to confer with our diplomatic or consular representative upon questions necessitating the use of the naval force, are not expected to act contrary to direct orders given by the Secretary of the Navy. Secretary Herbert held that an American who openly engaged in a revolt against a foreign Government could not claim the protection of the navy, and now Secretary Gresham instructs Minister Willis "to demand"—which means the use of the naval force, if necessary—the delay of execution of the sentence passed upon the offenders. Minister Willis cannot enforce the demand without the coöperation of the naval force, and if the Admiral does as every naval officer believes he will do, he will stand by the orders of his superior officer, the Secretary of the Navy.

At the Navy Department it is said that no further orders have been sent the Admiral which will in any way rescind his original instructions or direct a different change of policy from that outlined by Mr. Herbert in his instructions issued on Jan. 22.

BLIZZARDS ON THE PLAINS.

No Person Can Know What They Are Like Until He Has Seen Them.

From the Detroit Free Press.

The blizzard, as the plain man's vernacular designates the prairie snow storm, is utterly incomprehensible to one who has not experienced it. Generated in the great storm-breeding regions of barren British America, and swept on arctic blasts along the vast level reaches that stretch eastward from the Rocky Mountains, with no forest to break its force, it becomes a demon of the air, second only to the cyclone or tornado in destructiveness. The moisture is ground as between millstones, hurled with bullet-like energy over hundreds of miles of level plain, and finally, transformed into yeasty sleet by the softening effects of lower latitudes, falls in bleak showers on the ranges of Texas and No-Man's-Land.

Lack of cheap building material and the brevity of the winter season on the prairies contribute to make the settler's cabin a poor refuge. When the blizzard comes every resource of fuel is husbanded, and it is faced with a grim determination to see it through.

But not all are prepared even so well as the settler. Occasionally a belated emigrant, en route either to a chosen claim on the frontier or toward the pleasantly remembered East, where he hopes to find old friends and helpers, is caught by the blast. He may have a tiny stove inside the canvas-topped prairie schooner, but its heat can do little against the power of the storm. Sheltered by the low bluff of some ravine or water course he may weather the dragging hours of suffering, but the chances are that team and driver will be found a ghastly monument to the storm king's strength.

The farmer who has hurried ten or fifteen miles to the nearest village to secure supplies for the impending visitation is often overtaken before reaching his waiting family and perishes on the road, for no matter how well he knows the path, when the blizzard rages his way is as as that of the mariner without a compass.

At the prairie schoolhouses, where the settlers' children are gathered from a territory covering many miles in every direction, the blizzard brings terror to the pupils as well as to their parents. Rescue is impossible until the lull comes, and awful possibilities lurk in the bosom of the storm. A Dakota schoolmistress last winter failed to dismiss her scholars in time for them to reach home, and found herself and them prisoners from a blizzard's approach. A night and a day at least were before her, during which her little charges must be protected. Deliberately she apportioned the food remaining in the dinner pails, divided the larger boys into squads to keep the fire burning steadily, and, when darkness came, put the younger pupils to sleep on the benches. Then through the bitter night she sang, declaimed, told stories, invented games, and kept the frightened children amused and cheered as best she could. The following day passed much the same, but still no abatement of the storm nor any rescue. The second night was dreary indeed. The children cried themselves to sleep, hungry and cold. With her own hands the teacher broke up desks and blackboard to feed the voracious stove. With morning came a shout at the door as the settlers shovelled away the snow, and then the plucky girl to whom the children owed their lives showed her womanliness—and fainted.

The loss among stock on the plains by each blizzard is appalling. There is less exposure of herds and flocks now than in earlier times, yet every season causes the destruction of thousands of head of cattle and sheep on the ranges and in the unsheltered corrals. Several years ago, during the height of the Texas cattle trade, a blizzard in western Kansas early in December destroyed more than half of 300,000 cattle that were being herded on the open prairie. At one railway station, after the storm, 35,000 hides were shipped; at another 20,000. One ranchman found but 225 head alive out of 7,500 that had been grazing before the catastrophe. Several hundred ponies and a score of herders also perished.

The blizzard is a permanent feature of the prairie winter. Nothing but a decided climatic revolution can secure to the great trans-Mississippi region immunity from its death-bearing presence. Better preparations are yearly being made to withstand its fury, and to protect more generously the dumb animals who suffer equally with their masters. The signal service is rendering aid in warning communities reached by telegraph of the storm's approach, while the settlers, taught by bitter experience, take with each season better precautions, and provide more intelligently for their time of need, which is sure to come.

But, with all man's care and defence, the blizzard remains unconquered. It is cruel, relentless, and unmerciful as some Norse god, from whose kingdom it comes. It is one of the West's possessions which is wholly and irredeemably detestable. In its forefront is apprehension; at its height, terror; in its wake, desolation and suffering—sometimes death.

HOMES OF FASHION ONCE.

FINE OLD NEW YORK HOUSES NOW USED AS TENEMENTS.

Handsome Rooms, Marble, and Solid Mahogany in St. John's Park—Bleecker Street's Palazzo—Other Examples of Decayed Gentility in Houses.

The signs and tokens of decayed gentility in houses are just as unmistakable as they are in people, and there is no better place for studying them than New York. Partly for topographical reasons and partly because of the stolid determination of business to usurp the pleasant lower end of Manhattan Island, the society and residence zone has, from the very first, constantly retreated Harlemward. At first the breezy circuit of the Battery and the Bowling Green was most affected as the fashionable and pleasant residence quarter; then Wall street marked the social pale; and, following this, it made a bold move and got as far away from its starting line as St. John's Park. Little by little it crept up to Bond street and Washington square, and then the social centre bulged out on the north side in a far-reaching elliptical sweep, whose limits are still stretching further away from salt water.

Of course this gradual recession of the zone of fashionable residence has left the evidence of its former habitat behind it in the shape of abandoned homes, and it is in these that one finds the signs and tokens of decayed gentility referred to. In some cases the change from a residence to a business quarter has been so complete as to wipe out all evidences of its former condition, as, for instance, Broad, Pearl, and Wall streets. On lower Broadway, too, the transmutation has been almost complete, although one or two evidences of its former residential state have survived the process. In State street there are several handsome homes, all of the olden time when people liked to sit in their comfortable parlor window seats and look out over the moving waters of the lovely bay, which homes have been turned into missions and sailors' boarding houses; while the row of trim brick dwelling houses facing Bowling Green is occupied by the offices of steamship companies. It is not, however, until one reaches what was St. John's Park that one really comes across the first noteworthy examples of decayed gentility in houses.

Although the degradation of St. John's Park by smothering it out of existence under the hideous freight depot of the New York Central took place within the last thirty years, there are surprisingly few New Yorkers who know that the great double block lying between Varick and Hudson streets, and Laight and Beach streets, was once the prettiest spot in the city, and that the houses which surrounded it were the handsomest the city possessed. The chapel of St. John's, which gave its name to the vanished park, still faces on Varick street with its imposing portico, and still furnishes its splendid choral music to the remnant of its congregation, and the houses that surrounded the park are still there, but "Ichabod" can be written over their doorways. They are all tenements. But such tenements! Lines of dripping, soap-smelling washtubs are stretched along hallways, through which one might drive a coach and four; stovepipes are run into fire places in which one might set a dining table, and cot beds stand thick around parlors that look like ballrooms turned into rag shops.

The plan of interior construction of most of these houses is practically the same, but at 32 Laight street stands one which shows a free spirit on the part of the builder. The parlor is a single room of large size and many cupboards, and lies to the right of the entrance hall, which is paved with black and white marble. This hall runs the length of the house to the servants' quarters, which are in a semi-detached building, but its feature is where it opens in the middle of the house to a patio or court of oval shape, rising clear to the roof. From the middle of this springs a circular staircase rising to the first floor. At this floor there is an open gallery, from which the staircase winds to the next floor, and upon which the rooms open. Doubtless the upper three floors were also marked by open galleries, although they are now boarded in. All the galleries are supported by slender columns of the Ionic order, and when the house was at its best this great central patio must have been as handsome as it is picturesque. But now the marble slabs are loose, the plaster has fallen from the gallery ceilings, the galleries themselves look like dirty show windows, with broken panes of glass stopped up with rags and paper, and the rooms are packed with a Sicilian contingent, the size of whose families is only equalled by the variety of its cooking smells.

At 153 Hudson street may be seen a typical house of the St. John's Park era. The parlor is fifty feet long and eighteen feet wide, so that two sets of quadrille might have been danced there without much crowding. The back parlor opened on to a large conservatory, and so generous was the floor area that between the front and back parlor two rooms were constructed back of the casing of the sliding doors. One of these was evidently intended for a plate room or butler's pantry—the butler might have slept in it—while the other was a wine bin and wash room. All the doors, and even the window shutters, are of mahogany, not veneer, but the solid wood, and the sliding doors must surely weigh a ton. But the doors are scratched and disfigured; the water from some overturned washtub is dripping through the gilded cornice; the steam of a perpetual wash day fills the up-stairs halls; dilapidation and dirt are making their daily record in all the great bedrooms, and even the attic, where the children of the whole fashionable neighborhood might have played, is cut up and curtained off into a nest of "homes."

One may get an idea of what St. John's Park looked like in its palmy days, back among the forties, by walking up and down the north side of Washington square. The other sides have been more or less affected by the advance of business, but the north side still holds out, and presents a whole row of rich, comfortable, solid, substantial homes against the encroaching tide of wholesale warehouses, cook shops, and apartment houses. Moreover, a visit to the two parks will emphasize the sturdily maintained style of the northern boundary of the one and the complete lapse into decayed gentility of the other.

Between the two parks there lies an almost continuous cordon of residences that have similarly gone down hill. Thompson street, Sullivan street, and Macdougal street contain scores of houses that once were handsome homes, but which now range in their degrees of debasement from cheap lodging houses to ragpickers' dens. There are too many of them, and their fashion is too much the same to warrant particularizing; but in Bleecker street, occupying the whole front of the block between Sullivan and Thompson streets, there stands a building whose fall from high estate is worth attention. It was built when the neighborhood was ultra-fashionable, and, it is believed, was the first apartment house put up in New York. The style of architecture is a cross between an Italian palace and an Edinburgh rookery, although over the central carriage entrance on Bleecker street there is a distinctly Moorish arch. This entrance gave upon the private stables of the residents, grouped around a yard, and was the whole depth of the building, so that it constituted an excellent porte cochère. A broad flag pavement was laid at either side of the carriage entrance, and from these two platforms doors opened into the buildings. The halls were paved with black and white marble, but the stairs were small and narrow, and not very well lighted. The other two entrances from Bleecker street, one midway in the block on either side of the carriage drive, were also small and gloomy, but if the architect went aglee in these entrances, he made up for his mistake in the two end entrances on Sullivan and Thompson streets, which are certainly unlike anything else in New York. The doors open on to large vestibules, paved with black and white marble. On one side of the door is the office of the concierge, and at the end of the vestibule rises the staircase, which divides into two flights at the head of the first landing, and so goes up and up to the top story. It is altogether foreign looking and thoroughly unusual in plan. The rooms are occupied now, according to a policeman on post there, by about 300 Italian families. They may be called gorgeous. They are dirty and malodorous now with encumbering humanity and its belongings, but the loftiness and size of the rooms are still there, and there is much of the rich if rather rococo gilding and decoration of the apartments still to be seen.

Just around the corner from this decayed palazzo, on Macdougal street, north of West Houston street, is another notable example of lost gentility. It is a whole row of once handsome four-story brick houses, with a network of piazzas in open iron work covering the whole front of the row. All the windows are of the double-leaf French order, and all are filled with small panes set in lead in very graceful designs, even to the basement windows. The rooms are not so large as some of the others visited, but they are finely planned, and the houses must have been what auctioneers call "elegant residences." They are far from that now, and while there may be some doubts as to their gentility there can be none as to their decay.

Crossing Broadway from here, it is a near hail to Bond street—Bond street, whose name used to be synonymous with wealth and fashion. "Tell the merchant you live on Bond street and there will be no question as to receiving credit" was formerly a social dictum in New York. Now Bond street is mostly given up to feather establishments, and the vaulted vestibules are crowded with cartons and the rooms are dirty with shreds and stained with dyes. Down in St. John's Park there has been almost a complete demolition of everything in the way of fences and novel ornaments, but on the downtown side of Bond street, about the middle of the block, are still to be seen five of the handsomest specimens of old iron work in New York. One block from these houses, in Great Jones street, just to the east of the alley which leads to it from Bond street, may be seen some of the handsomest old marble mantelpieces in New York. They lie one on either side of two richly carved Corinthian columns which mark the middle of a grandly proportioned parlor—now a bindery. They are of the finest quality of white marble, and while their ornamentation is not remarkable for detail, it shows a grace of curved lines and a management of rounded masses which would serve as a lesson to marble designers in these days of the revival of the fireplace. In fact, in nearly all of these houses of decayed gentility there are examples of art and handiwork that it would be well to preserve or perpetuate.

AN EXPERT ON CREDIT.

He Makes $20,000 a Year by Giving Advice to Four Big Wholesale Firms.

A well-dressed, sharp-eyed man entered the office of one of the biggest jobbing houses in New York the other day and said to the head of the firm, a man worth many millions:

"Mr. ——, I want to get a report on the credit of John Jones of Waukegan."

The merchant touched a button which summoned the chief bookkeeper.

"I want you," he said, "to allow Mr. —— to examine our account with John Jones of Waukegan since he began trading here."

The visitor went out with the bookkeeper, and for an hour thereafter was looking over the books. He made a written statement from them, showing when and under what conditions John Jones had opened his account, the number of times he had purchased goods, the dates of shipping and payment, and such other details as would appear in the accounts of a mercantile house. Then he went back to the office of the head of the firm and asked some further questions about Mr. Jones, which the merchant, although very busy, promptly answered. Finally, he saw the salesman who had waited on Jones and had a confidential talk with him, so that when he left the store he knew all that this great firm could tell about Jones and his financial standing.

Information of this sort is most difficult to obtain from any merchant, and the books of this particular firm are especially hard to get at. In fact, with the exception of this one man, no one except members of the firm and the bookkeeper ever has access to them, not even the heads of departments. The explanation of this one outsider's privilege lies in the character of his business. He is engaged in protecting four of the leading jobbing firms of the United States, of which that referred to is one, from bad debts. He does this by examining their books. Each of these firms has about the same class of customers, although their business is not identical. He has a contract with each which allows him to examine its books at any time. Such examinations he always makes in person. When it is understood that there is hardly a merchant of any standing throughout the country who does not purchase from one of these four firms, it will be seen that such a privilege enables the person who uses it intelligently to get a pretty thorough knowledge of the financial standing and responsibility of nearly everybody who comes to this market to buy goods.

This man devotes himself entirely to the work that he has undertaken for these four firms, and receives from them a commission for every examination he makes. He receives no other pay. He is never applied to by any of the firms until after the regular commercial agencies have made their reports and the standing of the buyer still remains in doubt. While the rate he charges for examining an account is very small, his income is said to average $20,000 a year. The firms who employ him consider that what they pay him is more than justified. A member of one of these firms said the other day that he had saved an average of $3,800 a month for the last year through the information obtained from this examiner. That is, he would have sold goods worth that amount to men who subsequently failed without paying anything to their creditors, had he not been warned by the examiner's reports. In all these cases, too, the regular commercial agencies had reported favorably upon the persons who had applied for credit.

IMPRISONED WITH A BEAR.

An Exciting Adventure of a Pretty School Teacher in Pennsylvania.

From the Pittsburgh Dispatch.

WILLIAMSPORT, Jan. 26.—Katie Rankin is a pretty twenty-year-old school mistress in Cummings township, this county. She is also a heroine, as an adventure, in which she was a leading character, has proved. A 250-pound black bear was the other actor in the affair, and Katie's schoolhouse was the scene of combat. The structure in which pretty Miss Rankin conducts her school is located near the banks of Pine Creek, in a sparsely settled district. Just back of the one-story schoolhouse stretches a forest, up and across the mountain, which rises 500 feet or more. It is no uncommon thing to see bears or catamounts in these woods. The knowledge that there were wild beasts about caused Katie Rankin to carry a revolver, for her boarding place is fully half a mile distant from the schoolhouse. Diligent practice has made her a proficient markswoman.

One night last week snow fell in that locality to the depth of twenty inches. Next morning Miss Rankin started for her school, going quite early so that she could have the room warm before the pupils began to arrive. The task of trundling through the deep snow for a half mile was more than she had counted on, and when she arrived at the door of the little schoolhouse she was nearly fagged out. On opening the door she was surprised to find one of the windows in the rear of the room wide open. It had apparently been open all night, for the snow had drifted in.

Hurrying up the aisle to make fast the window, she was startled to see a big black bear lying on the floor close to the stove. She screamed, for she thought the form that of a tramp who had taken shelter in her schoolroom from the severe storm of the night before. She was about to flee when the black form raised up, and she was surprised still more to find it not a man, but a big black bear. Now, here was a predicament. Run she must. She sprang to the door, but behold! in her hurry to get inside when she arrived, a minute before, she had failed to remove the key from the outside. The peculiar make of lock made it an impossibility to open the same on either side without the aid of the key after it had sprung shut, and thus was the now thoroughly alarmed girl made a prisoner—with a big black bear as a companion.

Old bruin sat up on his haunches and blinked at the terrified girl. It was evident that her screams had awakened him from a sound sleep, and that he was still drowsy was more than apparent from his lazy attitude. The bear had found the window of the schoolhouse open, and the aperture thus afforded being not more than three feet from the ground, he easily got inside. That he had made himself at home was in evidence from the topsy-turvy condition of affairs. A lunch basket left by one of the pupils, in which several extra pieces of cake remained, was on the floor empty; books and maps and slates were thrown promiscuously about, and as the impertinent fellow sat looking at the timid little schoolm'am he seemed sorry for the disturbance he had caused in her school-room.

At last, having surveyed her to his entire satisfaction, bruin gave a loud grunt, showed two rows of teeth, then turned and shambled toward the open window. With his fore paws on the sill he looked back over his shoulder at Miss Rankin, who stood trembling at the door, then he raised his ponderous form and slid out into the snow. It was then that Miss Rankin bethought herself, and rammed her hand into her coat pocket for the revolver. With this as a helpmate, and the bear on the outside of the building, all her bravery returned. She knew that bruin could not well get back if she barricaded the windows, and she did want to shoot a real, true bear so badly.

On going to the window she was surprised to find that the bear had not yet gone more than ten feet toward the wood. The snow was so deep and of such a feathery nature that it was next to impossible for the woolly coated creature to move. He first stood on his hind legs, and with his forepaws beat the snow from in front, but when he attempted to move forward he invariably tumbled head foremost into the snow, which at that point had drifted four feet high.

Miss Rankin judged that this was her chance. She did not stop to think that bears are not usually shot with a revolver. She watched bruin flounder in the snow, and knew that he could not get back to her, even though the first few shots did no more than injure him. She waited until he stood upright, when she levelled the pistol at his head and fired. Simultaneous with the report of the firearm the bear jumped into the air several feet, then went rolling into the snow drift. An instant later he was again on his feet, this time with his face toward the schoolhouse window. The sight of his pretty tormentor and the pain of the bullet wound in his head maddened the fellow, and his attempt to flounder through the snow back to the window was terrific.

Again Miss Rankin raised her pistol, this time taking aim for the bear's eye. The bullet went "home," and the bear fell again into the snow drift. This time he was slow to rise, and before he accomplished this another bullet went ploughing into his body, and he lay down to die.

The shooting at the schoolhouse was heard by those at a farmhouse just across the creek, and several of the men folks came hurrying through the snow, one of them carrying a gun. Upon arriving at the schoolhouse they were quickly acquainted with the situation.

The man with the gun made his way to where the bear lay, and found that the beast was not dead. He raised his gun to fire the finishing charge, but was stopped before he could pull the trigger by Miss Rankin, who exclaimed: "Here, I want to kill that bear."

The man stepped back and Miss Rankin, from her position at the window, sent another bullet into the woolly mass that lay partly hidden in the snow drift. That shot "fixed him," as one of the men said, when telling of the plucky girl's thrilling escapade.

Miss Rankin will have a rug made of the bearskin. It is an exceptionally fine one, and it will ever prove a ready reminder of the day that she was made prisoner in a country schoolhouse with a wild beast for her only companion.

FRIENDSHIPS IN THE NAVY.

A Long Cruise a Severe Test of the Social Qualities of Shipmates.

When you ask any one of the 1,200 commissioned officers of the navy if he knows this or that brother officer, the reply is likely to be yes, with a qualification. "I met him in the Mediterranean ten years ago, and once since at the New York Navy Yard," may be the answer, or "We were shipmates on the Asiatic station, and afterward met at Montevideo." or "He was in my class at the Academy, but we didn't hitch and I've seen him only twice since we received our commissions."

There are warm friendships in the navy, as elsewhere, and friends sometimes have the luck to serve together on two long cruises in the course of ten years, but classmates at the Academy seldom see as much of one another in their whole subsequent careers as they did during their pupilage. Some of the warmest friendships are between men in different arms of the service and of different ranks, but friendships are unlikely to originate, if at all, in the great body of lieutenants, junior and senior. When a man passes out of the ward room to the cabin he is lost to his old companions of lower rank, and the higher a man rises the fewer his friends in the service. An executive officer, if of the right stamp, is likely to make and keep friends. He can make the ward room unpleasant, if he is of surly temper, and he can bring comfort to every one of twenty subordinates if he have a genial, kindly nature.

When a man has been fifteen years in the service he is likely to be known by reputation to a majority of the whole body of commissioned officers. He has done in that time, between sea and shore duty, the equivalent of three full cruises, and perhaps a little more. He has served in immediate personal contact with fully one hundred fellow officers, and he has met, casually or otherwise, perhaps twice as many more. If he be a man of marked peculiarities his fame rapidly travels throughout the navy. The best whist players are known as such in many ward rooms. The man of general information has the reputation of an encyclopædia wherever the ships of the navy go. The man of dangerous temper is advertised even more widely than the pleasant man. One officer, now of high rank, is so dreaded throughout the service that men hear with genuine uneasiness of his assignment to the ship on which they serve. Some such men are as effectually marked as though they wore a placard labelled "Beware the dog." The nagging executive officer and the nervous captain are objects of peculiar detestation.

Perhaps an officer is valued by his fellows above all things for the qualities that give him the reputation of being a good shipmate. Brilliancy, courage, industry, and faithfulness to duty are all admired, and the man with a notable record for any of these things is an object of generous pride to his fellows, but he is not loved as is the good shipmate. The latter must be a man of patience, reticence, self-control, and good temper. He need not be lacking in self-assertion or well-knit character, but he must, above all things, have savoir faire, and he must be as far as possible from a bore.

Such a man goes from ship to ship heralded with congratulations from those he is leaving to those about to be blessed with his genial presence. The man that carries such a reputation from one ship to another after a three years' cruise must, however, be in some degree angelic. A long cruise is the grave of many friendships. It tests temper and breeding as only marriage can in the case of ordinary mortals. The daily attritions of a business office are sufficiently trying, but they cease once a day for at least twelve hours, and once a week for thirty-six hours, while those of the ward room take only short respites. It is fortunate that the exigencies and accidents of the service seldom leave the personnel of the ward room altogether unchanged for a full three years' cruise. The new man that comes in, if he brings the right reputation, is as welcome as a well in the desert.

There are many odd reputations throughout the navy. Some men are famous as dandies; a few as beauties. One is known as concealing unusual energy of character beneath a peculiarly listless exterior. A few have the perilous repute of being good story tellers. One marine officer is said to be able to give shrewd advice as to shopping in all the maritime capitals of the world. One line officer of high repute in a peculiar specialty is known in half a dozen ward rooms as a man whose temperament lays him open to chaff. The bores are chalked in large letters, and suppressed in the first month of their joining any ward room. These poor fellows are even more dreaded ashore than aboard ship, and an officer celebrated for his coolness in all social circumstances won the good will of his shipmates by a peremptory refusal to be accompanied in a short shore leave by a gentleman of tedious reputation. No great playwright has pictured the virtues and frailties of the little world enclosed in the sides of every man-of-war, but the human comedy that goes on there would have high dramatic value had it the feminine element; but then the presence of women might transform the whole scene.

FINE BELLOWS.

Decorated with Wrought Iron and Bronze to Match the Mantelpiece.

One adjunct of the modern fireplace has usually to be made anew when the long-neglected ancestral andirons are brought forth. This is the bellows. Few pairs of bellows have come down in good repair from our ancestors, Dutch or Puritan. A dealer in antiques recently picked up on Long Island, a region of odd survivals, an old bellows of painted maple with a peculiar boss-like swell on one side, but the ancient bellows is usually fitter for a museum than for the fireside. The handiwork of the ancient Florentine bellows makers is, indeed, so valuable now that every example of the kind is eagerly snatched up by collectors and held at a high price. A Florentine bellows of the fifteenth century was sold in London in the Magniac collection about three years ago for 455 guineas. There were two Italian sixteenth century bellows in the Spitzer collection, and there is a notable Italian sixteenth century bellows in the South Kensington Museum. All these are elaborately carved and provided with richly ornamented bronze nozzles. The Florentine bellows were usually made of walnut, always a favorite with wood carvers. Later, Chippendale, the famous English furniture designer, did not scorn to design the bellows. Two pairs of ancient bellows are preserved in a famous English manor house along with other antique furniture. One is ascribed to the Elizabethan period. It is of wood and rudely carved. It bears the inscription, "Now man to man is so unjust that one cannot another trust," a motto that some innocent persons have supposed applicable only to the present state of society. The other bellows is of the James I. period. It is mainly metallic, and the ornamentation is in the Italian style.

The modern bellows is a close copy of the oldest known forms, and the instrument goes back to early antiquity. Shakespeare was guilty of no anachronism in making *Snout the Bellows Mender* a companion of *Bottom the Weaver*. There were some early Gothic bellows that had angular shoulders and truncated ends, but for the most part the bellows has approached the conventional figure called heart-shaped. The Chinese bellows is simply a shallow rectangular box with a nozzle and two valves at one end and a tightly fitting piston at the other. The modern bellows, like the ancient, usually has a round valve in the under board, and springlike hooped ribs inside the leather. There are some French bellows with valves on the edges of one of the boards.

Most of the modern bellows are imported from Europe. They are of many sizes, and, while mostly of the same general shape, they vary considerably in proportions. The Florentine bellows is still made of walnut or dark oak and richly carved either in arabesques, leaf forms, or the figures of men and animals. The French bellows is of walnut or oak, and is sometimes highly ornamented with carving of no great artistic merit. Bellows and hearth brush of similar decoration are usually sold together. Sometimes brass or bronze ornaments are added. An ornamental imported bellows sells at $2.50 to $20. There are plain ones of unpainted cheap wood that may be had as low as $1. They give as good a blast as the most expensive, and they may be decorated by the purchaser if he have the necessary taste and skill. An unpainted bellows decorated with a kobold dancing in front of a hearth with a pair great andirons was thought very successful by the man for whom it was bought and decorated. The work was done with red-hot iron.

One conspicuous house in this city makes bellows to order in a great variety of forms, and with all sorts of decoration. The effort is to fit the bellows and other hearth utensils to the style of the mantelpiece. When the general decoration of the mantel is in black iron, and the wood is oak, the body of the bellows is made of the latter, and elaborately decorated in wrought iron. This makes an extremely handsome but very heavy bellows. Such a bellows may cost as much as $40. Sometimes a bellows ornamented with hammered brass is silver plated. One occasionally sees a bellows enriched with inlaid mother-of-pearl. This was a form of decoration in the case of the sixteenth and early seventeenth century bellows. The cost of such may be as much as $25 or $30.

A highly artistic bellows was recently made in this city as part of a fire set in green Japanese bronze. The bellows is a huge affair, with a great curved snout of green bronze and a highly decorative mass of the same metal in open work. The shark-skin covering of the wood shows through the interstices of the bronze. A wide-mouthed human head, done in bright lines, blows a great blast of air in the direction the snout is pointing. The ornamentation of this bellows and that of those done in wrought iron is a marked departure from the imitations of the Italian massive metallic decoration in high relief. This bellows will cost from $60 to $65.

The leather of a cheap bellows is usually sheepskin, while that of the more expensive is morocco. The studding of brass-headed nails used to fix the leather to the wood furnishes a hint for a highly effective and inexpensive method of decorating the cheaper bellows. The leather is now tanned in gay colors, so that even an inexpensive bellows adds the charm of bright colors to the region of the hearth.

TO SEA AFTER HER LOVE.

JENNIE HOLDREDGE'S ADVENTURE WHILE DISGUISED AS A BOY.

A Romance Connected with the Old Coal Barge American Eagle, Lately Wrecked—The Skipper's Solution of a Difficulty.

NEW BEDFORD, Feb. 8.—There was a romance connected with the dingy old coal barge American Eagle of the Scully towing line of New York which was one of five lost recently off Point Judith. Before being degraded into a coal barge the American Eagle was a spanking American bark of about 600 tons. She was built at Jacksonville, Fla., in 1858, and for several years she was engaged in trading between New York and islands in the Pacific. She was owned in New York, but on one voyage was to start from New Bedford. The year was 1865, the Captain's name was Rix, and the first mate's Ira Johnson.

It is concerning the mate, who is still living, that the story is told. Johnson lived in eastern Massachusetts. When he received orders to join his ship he sent his luggage by express to New Bedford and started to walk down to this city. It was at the pleasantest season of the year in the country, the first part of June.

While on his way he was driven by a storm to take refuge in a smart looking farmhouse. Here he found as one of the household an unusually pretty young woman. She was Jennie Holdredge, the daughter of Abner Holdredge, the owner of the farm. Johnson was brown-bearded, tall, and athletic, a true type of an American sailor. He was detained by the storm all that day and the next and made a strong impression upon the family, not only by his tales of his voyages and the fact that he was chief mate of a ship about to sail for the other side of the globe, but also by his personal qualities. Upon leaving the following day Johnson shook Jennie's hand heartily, bidding her good-by. They were alone, and the girl, her face suffused with blushes, said:

"Do not forget Jennie Holdredge, for she will always remember you." Then she fled into the garden.

Three days later found the American Eagle booming out into Buzzard's Bay. She had dropped her pilot, and made all sail, when the mate noticed for the first time that there was a boy among the sailors. The boy did not seem at all prepossessing in his make-up to Johnson, who did not like boys on shipboard, and he asked Capt. Rix how he came to ship the lad. The skipper, a kind old seaman, said he had shipped him because he was hungry and destitute, and that the lad gave every evidence of being a good cook's helper and cabin boy, and useful for general service.

The boy was known as Tom, and Mate Johnson made it as uncomfortable for him on the passage out as he conveniently could. Tom took his punishment pluckily, and won admiration from all hands except Johnson. He was never heard to complain except on one occasion, when he told a shipmate that "a sailor's life was all hard and all wrong." This was the longest speech he made for three months.

The sailors liked the homesick boy, and did him many a kindness when Johnson's back was turned, but he made no intimates among them, disappearing in his nest in the steerage when his tasks were done. In this sleeping place the boy could be by himself, and it was so contrived by the skipper.

In good time the bark arrived at Honolulu, and there underwent a thorough overhauling. Here Tom was worked harder than ever, the mate apparently trying to make the boy disgusted with the ship.

"Perhaps," said he to the second mate, "if he is crowded hard enough the little scamp will run away and we will be well rid of him."

So matters ran on until just before the American Eagle was to load to sail. One day Johnson ordered the boy aloft. Tom was to be hoisted in a boatswain's chair to the main royal mast head, almost to the main truck. Sailors working about decks noticed Tom's face blanch as he watched the preparations for his aerial trip. When all was ready he took his tar pot and slowly climbed to the foretopmast head. There he entered the boatswain's chair, and in a feeble voice, which could scarcely be heard on deck, piped out, "Hoist away." In a moment he was at the head of the main royal stay, and he began tarring the rigging there.

The boy did his best, but when he found himself slung by a thin rope between heaven and earth, with nothing near him except one or two equally slender stays which seemed to grow smaller as he eyed them, he could work no more. Then he looked down, and for the first time saw the bark beneath him, as narrow as a coffin, and it seemed to him shaped like one and not much larger. This spying around proved too much for Tom's head. He began to grow dizzy, and he fell back, hanging by his legs from the boatswain's chair. Tom heard Johnson's voice of warning from below. Then he called out to him that he was going to fall. He also screamed: "I am Jennie Holdredge."

Johnson proved just the man for the emergency. The bark was light and topheavy, and he yelled at the sailors to rush some heavy casks of water to starboard, across decks.

All this time Jennie, for it was she, was slowly slipping out of the boatswain's chair; but before she fell the ship felt the effect of the heavy casks on the starboard side and listed over until the end of the main yard was almost in the water. All hands held their breath as the girl's feet slipped clear of the boatswain's chair and she turned a somersault in mid air and then struck in the sea, clear of the ship. At the same instant Johnson dived into the water after her. He succeeded in finding and buoying her up until a boat came to the rescue and they were taken aboard the bark. Jennie was at once made for her room.

As soon as the two were on deck again the jack tars of the crew, fairly uneasy at the unexpected development in the absence of Capt. Rix on shore, crowded aft for some sort of explanation. But they got none there. Johnson for the first time in his life found himself at a loss. A few moments before he thought he had a boy to order about. Now there was a young woman shut in her room. There was but one explanation of her presence on the bark and that was her desire to be near Johnson.

The matter, like all troublesome affairs on shipboard, was sent to the Captain, or rather the Captain was sent for to settle it. When the skipper appeared on board, the first thing he noticed was his men standing about idle, and as he crossed the deck he asked for an explanation. Mate Johnson explained the trouble in a few words. Then Capt. Rix went below. He returned shortly and blurted out to Mate Johnson:

"Why, bust my eyes, young man, how long would it have taken me at your age to settle an affair like this? Here you are, a young man capable of taking charge of a ship, while down below in the cabin is one of the finest New England girls that ever trod a plank. Right there on shore is the missionary parson. Why not make it a merry wedding and take the bride along with us. I'll give the bride away and let her have the cabin fixed to suit herself. Now go and make up with the girl while I go and see if the shore end cannot be fixed for a wedding."

Jennie required two days of teasing from both the mate and old Capt. Rix before she would consent to the marriage so soon. News of the romantic wedding flew fast, and many were at the parson's house when the marriage ceremony was performed to catch a glimpse of the plucky New England girl.

The bride subsequently told her husband that after he had gone from her home that morning in June she felt that he would never come back, and she determined to follow and go on the bark with him. She arrived at the vessel and shipped before Johnson got there, having first rigged out in a cabin boy's outfit and written to her family what she was going to do. As for the harsh treatment she received while masquerading as a boy she would say nothing except that she knew everything would come out all right finally.

The bark arrived at her home port in due time, and Johnson and his wife settled down on the farm where they first met. It is one of the prettiest farms in southeastern Massachusetts, and a picture of the homestead was in the cabin of the American Eagle when she finally buried her bones in the treacherous sands off Point Judith recently. Their old friend, Capt. Rix, was a frequent visitor and died at their house only a few years ago.

THE END SEAT IN THE PEW.

It Is the Place Occupied by the Protector of the Family.

"It is common enough," said Mr. Gratebar, "to see a man sitting in the aisle end of a pew in church get up on the arrival of some other member of the family, step out into the aisle to let the late comer in, and then resume his seat at the end of the pew. It seems to me that I have read that this custom originated in New England in the early days, when the men all sat by the aisle so that they could seize their guns and get out promptly in case of attack by Indians. We don't have much to fear from Indians nowadays, but the seat by the aisle is still occupied by the head of the family. He stands in the aisle while the others pass in, and then calmly takes his place in the end seat, at the head of the line, as a sort of general protector.

"Sometimes in these days (we are so very free from Indians now), the head of the family thinks it is safe for him to stay at home when he has a headache, and then the young son takes his place. I imagine that he talks it over with his mother on the way to church, so that it is all understood. When they get to the pew he stands in the aisle while his sisters and his mother pass in. I fancy that his sisters are rather glad when they are all seated and no longer conspicuous, but upon his mother's face as she brushes past him into the pew there is a smile of affectionate pride; and then he takes his seat in his father's place and sits there with fine boyish dignity."